Finding your way as a small businesswoman can be hard anywhere.

In Pakistan, the odds of success seemed stacked against Sumaira Javed and Farkhanda Naz. In the hopes of improving their families’ fragile prospects, both women set out to launch small enterprises, but neither had the benefit of financial education or business training.

Sumaira Javed had always been an accomplished embroiderer, but when her husband divorced her and she became her family’s sole breadwinner, those skills became her lifeline. In order to turn her embroidery into a real business she first took out a small loan from the Kashf Foundation, which provides low-income women in Pakistan with a range of financial services and other support aimed at improving their lives.

Before long she realized that running an enterprise calls for more than embroidery skills so she enrolled in a program that introduced her to financial management, budget preparation, financial planning, and savings. Encouraged by her growing success, she then enrolled in Kashf’s Business Incubation Lab, where she learned to increase profits, manage costs, and handle marketing.

Ms. Javed’s business skills blossomed along with her confidence. Today, she singlehandedly supports her parents and her children, employs five women, and plans to expand her operation. Her life, she says proudly, has been transformed completely.

The success of Farkhanda Naz’s small store has been difficult but equally life changing. In Pakhtun communities like hers, it can be considered taboo for women to interact with unknown men. Although her husband supported her decision, when the shop first opened her own son threatened to set it on fire for bringing disgrace to the family.

Ms. Naz started off with a small inventory, including cosmetics and undergarments, and expanded thanks to a loan. She then joined financial education and later business training, gaining financial management tools like book-keeping, budgeting, and expense management.

Now, Farkhanda Naz’s store is on firm footing and her income is rising. She has become her family’s primary earner. And not long ago she financed her son’s wedding.

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